

JFW AR/2876\$

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June 14, 2004

Applicant : Ajit K. Zacharias  
Appl. No. : 10/089,756  
I.A. Filing Date : October 4, 2000  
Priority Date : October 15, 1999  
Title : Secure Multi-Application Card System  
Grp. Art Unit : 2876  
Examiner : Mr. Seung H. Lee  
Docket No. : AZSI-P-010

Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Re: NOTICE OF FEE DEFICIENCY & CHANGE OF ADDRESS**

Dear Sir:

I received a Notice of Fee Deficiency, mailed by the USPTO May 28, 2004 and received by me June 10, 2004. The Notice (attached) did not specify an amount due; I spoke to Ms. Geraldine Stanley, the Legal Instruments Examiner, confirmed the amount and enclose a money order for the requisite fee of US\$ 165.00 for a small entity Appeal Brief by FedEx.

I had also faxed last week a Change of Address. Kindly amend your records to reflect the change in my address and other phone & fax contact information.

Previous Address: 32 Merlin Drive, Brampton, ON L6P 1G1, Canada  
Tel: (905) 794-2752 - Fax: (905) 794-1411

NEW Address: 5 Rushmore Crescent, Brampton, ON L6Z 1R1, Canada  
Tel: (905) 495-2222 - Fax: (905) 495-5955

Thank you.

Sincerely,

Ajit K. Zacharias  
Sole Inventor & Applicant

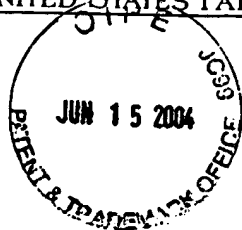
This letter also faxed to: (703) 872-9306

06/17/2004 AWONDAF1 00000097 10089756 165.00 OP  
01 FC:2402



UNITED STATES PATENT AND TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, DC 2023  
www.uspto.gov



Paper No.

NOTICE OF FEE DEFICIENCY

The informality regarding the payment of the fee is indicated below in connection with 10/089756

- ☐ the original filing of the application and/or preliminary amendment (e.g. additional claim fees)
- ☐ the reply filed on \_\_\_\_\_ . The reply is not fully responsive to the prior Office action because of the \_\_\_\_\_ following matter(s). See 37 CFR 1.111 and 37 CFR 1.135.

FEE(S) DUE

- ☐ 1. The reply (e.g., amendment) is considered incomplete in that the funds in Deposit Account No. \_\_\_\_\_ are insufficient to cover the entire fee due. The balance\* is due within the time period set below.
- ☐ 2. The reply (e.g., amendment) is considered incomplete in that the Credit Card payment to cover the entire fee due to Account \_\_\_\_\_ (Card type + last 4 digits ONLY) was refused.  
The balance\* is due within the time period set below.
- ☒ 3. The reply (e.g., amendment) has not been entered, since applicant has failed to remit (or authorize charge to a Deposit Account or Credit Card) the fee as indicated on the attached Patent Application Fee Determination Record. Remittance or authorization is due within the time period set below.
- ☐ 4. The filing fee of \$ \_\_\_\_\_ submitted in this application is insufficient.  
A balance of \$ \_\_\_\_\_ is due for presentation of excess claims (37 CFR 1.16(b) & (c)).
- ☐ 5. Other.

Explanation (Provide specific details of the required correction in order to assist the applicant. Indicate whether a service charge has been added to the fee due):  
\_\_\_\_\_  
\_\_\_\_\_

APPLICANT IS GIVEN A TIME PERIOD OF **ONE (1) MONTH or THIRTY (30) DAYS** FROM THE MAILING DATE OF THIS NOTICE, WHICHEVER IS LONGER, WITHIN WHICH TO REMIT THE FEE IN ORDER TO AVOID ABANDONMENT. EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136.

THE INDICATED AMOUNT OF THE FEE(S) DUE IS SUBJECT TO CHANGE YEARLY ON OCTOBER 1 (37 CFR 1.16 & 1.21). THE AMOUNT OF THE FEE(S) DUE IS DETERMINED AS OF THE DATE A COMPLETE REPLY IS RECEIVED BY THE OFFICE (37 CFR 1.8 & 1.10). BECAUSE THE AMOUNT DUE IS NOT NECESSARILY THE FEE INDICATED ABOVE, IT IS RECOMMENDED THAT APPLICANT CHECK THE CURRENT FEE SCHEDULE WHICH IS POSTED ON THE USPTO'S WEBSITE AT: <http://www.uspto.gov/web/offices/ac/qs/ops/fees.htm>

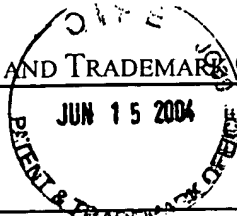
\*Service Charges: There is a \$50 service charge for processing each payment refused (including a check returned "unpaid") or charged back by a financial institution (37 CFR 1.21(m)). There is a \$25.00 service charge for each month when the balance of a deposit account is below \$1000 at the end of the month (37 CFR 1.21(b)(2)).

Sarah L. Stanley  
Legal Instruments Examiner (LIE) or Clerk of Group

Inquires regarding this Notice should be addressed to the above at \_\_\_\_\_ (insert Phone Number).



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/089,756	04/03/2002	Ajit Kumar Zacharias	AZSI-P-010	2901
7590		05/28/2004	EXAMINER	
Ajit K. Zacharias		LEE, SEUNG H		
32 Merlin Drive		ART UNIT		
Brampton,, ON L6P 1G1		PAPER NUMBER		
CANADA		2876		

DATE MAILED: 05/28/2004

Please find below and/or attached an Office communication concerning this application or proceeding.